

Exhibit “B”



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November 28, 2023

Brad J. Sadek, Esquire
Sadek and Cooper
1500 JFK Boulevard
Ste 22
Philadelphia, PA 19102

RE: Raul Aquino
Bankruptcy Case No. 19-11301-pmm

Dear Counselor:

Please be advised, this office represents U.S. Bank Trust National Association, as Trustee of the Bungalow Series IV Trust, with regard to the above referenced matter.

Our client has advised us that payments have not been tendered in accordance with the Stipulation of Settlement of Motion for Relief entered by Court on April 12, 2022.

This notice is to advise that your client has defaulted on payments required under the terms of the stipulation and is due for as follows:

Monthly Payment 08/01/2023- 11/01/2023 @ \$666.51	\$ 2,666.04
Suspense Balance	(\$ 652.95)
Accrued Late Charges	\$ 66.32
 Total Due and Owing good through 11/01/2023	 \$ 2,079.41

Payment should be made by bank or certified funds and mailed directly to:

SN Servicing Corporation,
P.O. Box 660820,
Dallas, TX 75266-0820

Pursuant to the Stipulation, you now have ten (10) days, from the date of this notice, to cure this default. Failure to cure default may result in the enforcement of our state law rights.

Acceptance of partial payments will not constitute a waiver of our client's rights to pursue the default in the event the partial payment is not enough to cure the entire default.

Yours truly,
/s/ Lauren M. Moyer
Lauren M. Moyer, Esquire

cc: *Raul Aquino, Debtor, 2511 W. Allegheny Avenue, Philadelphia, PA 19132*
Kenneth E. West, Trustee, 1234 Market Street Suite 1813, Philadelphia, PA 19107
U.S. Trustee, Robert N.C. Nix Federal Building Suite 320 Philadelphia, PA, 19107